

Information to identify the case:

Debtor 1	Dawn Muse	Social Security number or ITIN	xxx-xx-6410
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Gregg Muse	Social Security number or ITIN	xxx-xx-4633
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23064-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn Muse

Gregg Muse

8/6/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dawn Muse
 Gregg Muse
 Debtors

Case No. 16-23064-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db/jdb
 cr +Dawn Muse, Gregg Muse, 2912 Vinton St., Pittsburgh, PA 15204-2347
 +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
 cr +Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive,
 Pittsburgh, PA 15212-5866
 cr +THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 14276932 Aes/Pnc/Ntl, PO Box 61047, Harrisburg, PA 17106-1047
 14276931 Aes/pheaafrn, PO Box 61047, Harrisburg, PA 17106-1047
 14792269 Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 14792271 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, Inc., 363 Vanadium Rd Ste 109,
 Pittsburgh, PA 15243-1477)
 14344387 Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
 14810745 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14792272 Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067
 14276936 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: Ccs/First Savings Bank, 500 E 60th St N,
 Sioux Falls, SD 57104-0478)
 14276941 Navy Federal Cr Union, PO Box 3700, Merrifield, VA 22119-3700
 14792273 PA American Water Company, PO Box 371412, Pittsburgh, PA 15250-7412
 14792275 PGH20, Penn Liberty Plaza, 1200 Penn Ave, Pittsburgh, PA 15222-4207
 14288679 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14792274 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
 14332051 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14305882 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14276943 Richard J. Nalbandian, Esq., Parker McCay, PA, 9000 Midlantic Dr Ste 300,
 Mount Laurel, NJ 08054-1539
 14792276 South Hills Dermatology, 363 Vanadium Rd Ste 101, Pittsburgh, PA 15243-1477
 14276944 Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 14792279 The Arch Indiana, 100 Grove Ln, Indiana, PA 15701-2197
 14288068 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 14304270 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
 14276946 US Dept of Ed/Glelsi, PO Box 7860, Madison, WI 53707-7860
 14276948 Va Pittsburgh Employees Federal, 1010 Delafield Rd, Pittsburgh, PA 15215-1802

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Aug 07 2018 06:03:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 07 2018 02:10:11 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14320062 EDI: BECKLEE.COM Aug 07 2018 06:03:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14297294 +E-mail/Text: csc.bankruptcy@amwater.com Aug 07 2018 02:10:51 American Water, PO Box 578,
 Alton, IL 62002-0578
 14276933 EDI: AMEREXPR.COM Aug 07 2018 06:03:00 Amex, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 14276934 EDI: APPLIEDBANK.COM Aug 07 2018 06:03:00 Applied Bank, 660 Plaza Dr,
 Newark, DE 19702-6369
 14276935 EDI: CAPITALONE.COM Aug 07 2018 06:03:00 Capital One Bank USA N, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 14287171 EDI: CAPITALONE.COM Aug 07 2018 06:03:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14792270 EDI: CONVERGENT.COM Aug 07 2018 06:03:00 Convergent Outsourcing, Inc., PO Box 9004,
 Renton, WA 98057-9004
 14276937 EDI: DISCOVER.COM Aug 07 2018 06:03:00 Discoverbank, PO Box 15316,
 Wilmington, DE 19850-5316
 14279453 EDI: DISCOVER.COM Aug 07 2018 06:03:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14276938 EDI: TSYS2.COM Aug 07 2018 06:03:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 14344552 +E-mail/Text: kborkley@bernsteinlaw.com Aug 07 2018 02:10:45 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14826753 +E-mail/Text: kborkley@bernsteinlaw.com Aug 07 2018 02:10:45 Duquesne Light Company,
 c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14694800 EDI: ECMC.COM Aug 07 2018 06:03:00 ECMC, po box 16408, St. Paul, MN 55116-0408
 14276939 EDI: IRS.COM Aug 07 2018 06:03:00 Internal Revenue Serice, PO Box 7346,
 Philadelphia, PA 19101-7346

District/off: 0315-2

User: culy
Form ID: 318

Page 2 of 2
Total Noticed: 54

Date Rcvd: Aug 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14276940 +E-mail/Text: BKRMailOPS@weltman.com Aug 07 2018 02:09:58 Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14322508 +EDI: MID8.COM Aug 07 2018 06:03:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14287245 +EDI: NFCU.COM Aug 07 2018 06:03:00 Navy Federal Credit Union, PO BOX 3000, Merrifield, VA 22119-3000
14276942 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 07 2018 02:10:11 PA Dept. of Revenue, Department 280946, PO Box 280946, Harrisburg, PA 17128-0946
14792277 EDI: NEXTEL.COM Aug 07 2018 06:03:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
14792278 +E-mail/Text: PFS.Analyst@stclair.org Aug 07 2018 02:10:38 St. Clair Hospital, 1000 Bower Hill Rd, Pittsburgh, PA 15243-1899
14276945 EDI: CITICORP.COM Aug 07 2018 06:03:00 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
14276949 Fax: 412-822-3187 Aug 07 2018 02:32:55 VA Pittsburgh Federal Credit Union, 1010 Delafield Rd, Pittsburgh, PA 15215-1802
14276947 Fax: 412-822-3187 Aug 07 2018 02:32:55 Va Pittsburgh Employees FCU, 1010 Delafield Rd, Pittsburgh, PA 15215-1802
14792280 EDI: VERIZONCOMB.COM Aug 07 2018 06:03:00 Verizon, 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225
14822107 EDI: AIS.COM Aug 07 2018 06:03:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Pittsburgh Water & Sewer Authority
cr The Bank of New York Mellon FKA The Bank of New Yo
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

Aurelius P. Robleto on behalf of Joint Debtor Gregg Muse apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com
Aurelius P. Robleto on behalf of Debtor Dawn Muse apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc, Asset-Backed Certificates, Series 2007-1 bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com, cnoroski@grblaw.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9